MAR 13 2006 8

TITLE: SYSTEM AND METHOD FOR ACCOMPLISHING TWO-FACTOR USER AUTHENTICATION

USING THE INTERNET INVENTOR'S NAME: Sean Brennan

SERIAL NO.: 10/050,752 DOCKET NO.: 105.215US1 REPLACEMENT SHEET

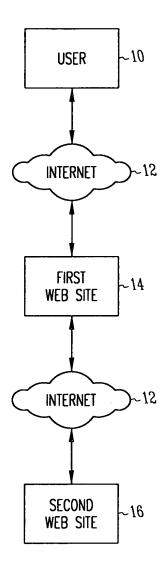
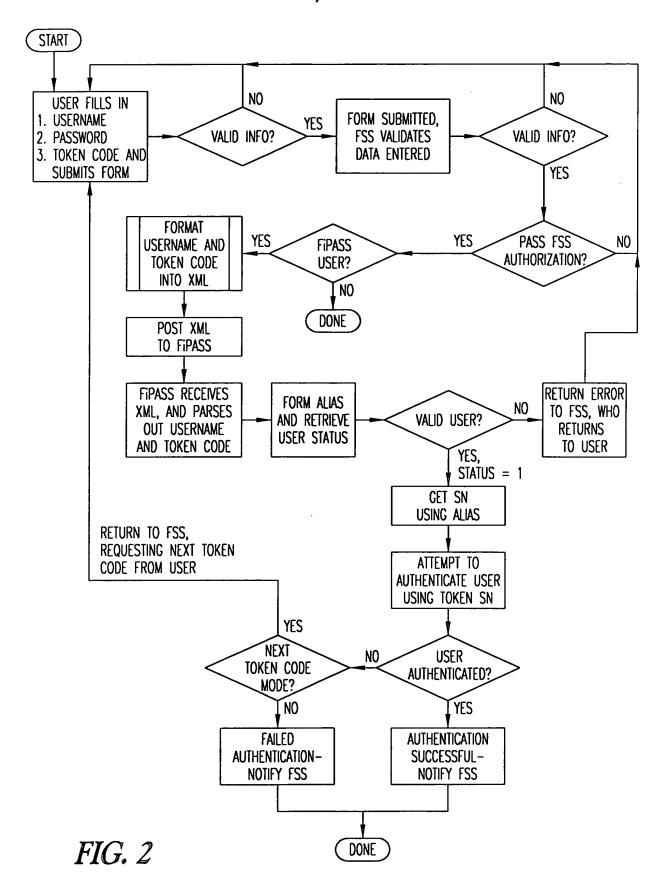


FIG. 1

INVENTOR'S NAME: Sean Brennan

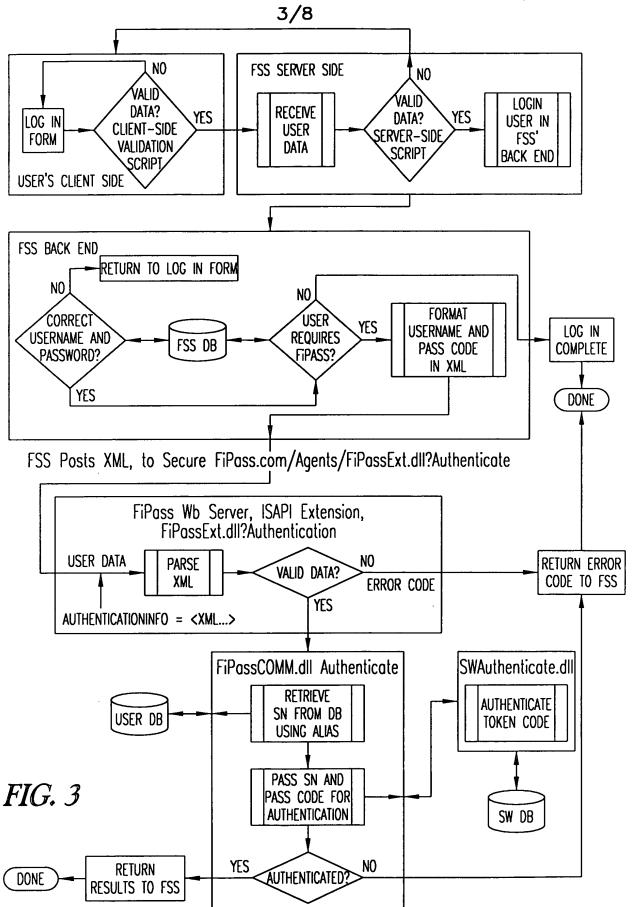
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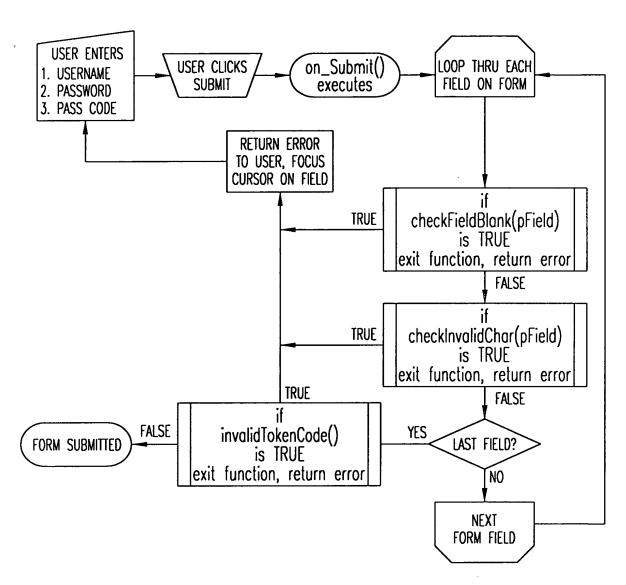


FIG. 4

USING THE INTERNET

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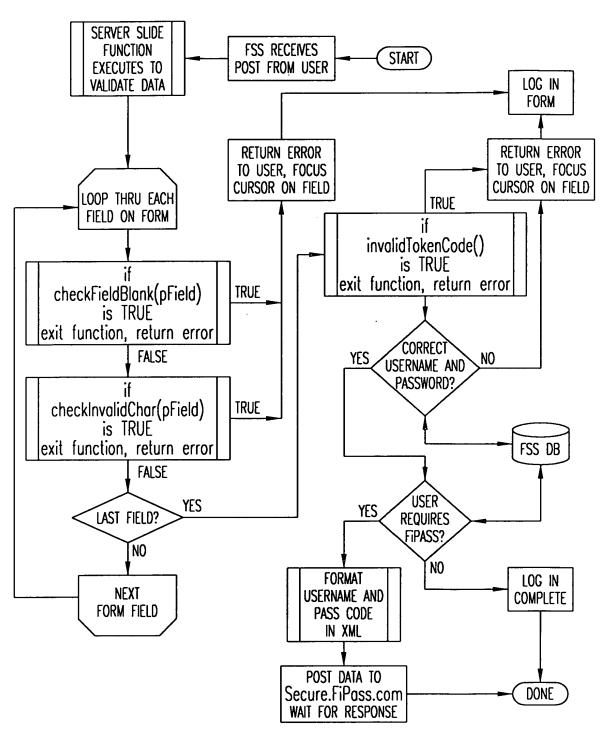


FIG. 5

USING THE INTERNET

INVENTOR'S NAME: Sean Brennan
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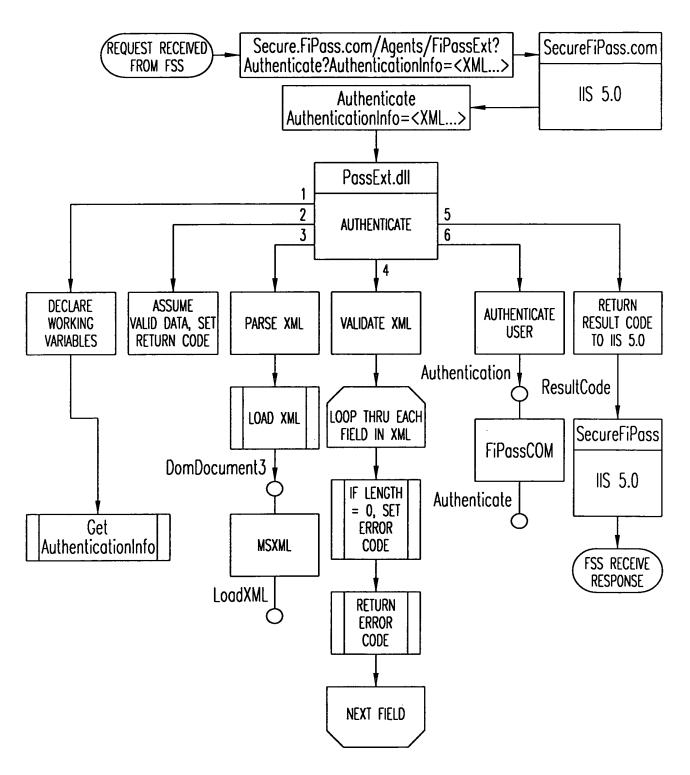


FIG. 6

TITLE: SYSTEM AND METHOD FOR ACCOMPLISHING TWO-FACTOR USER AUTHENTICATION USING THE INTERNET

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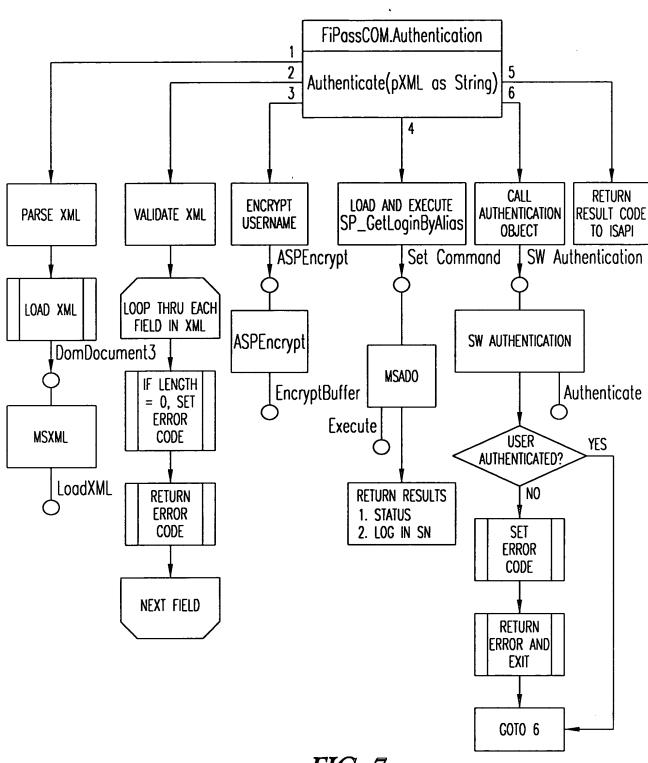


FIG. 7

USING THE INTERNET

INVENTOR'S NAME: Sean Brennan

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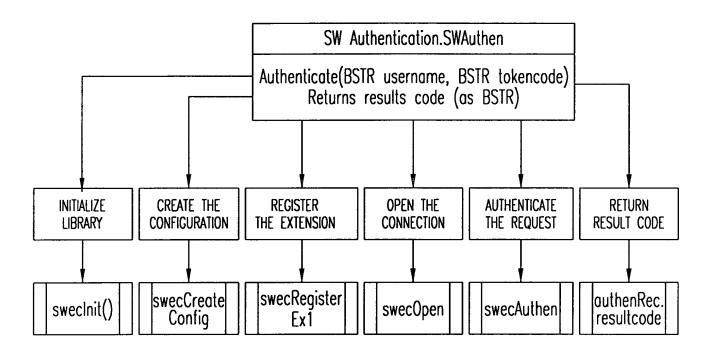


FIG. 8